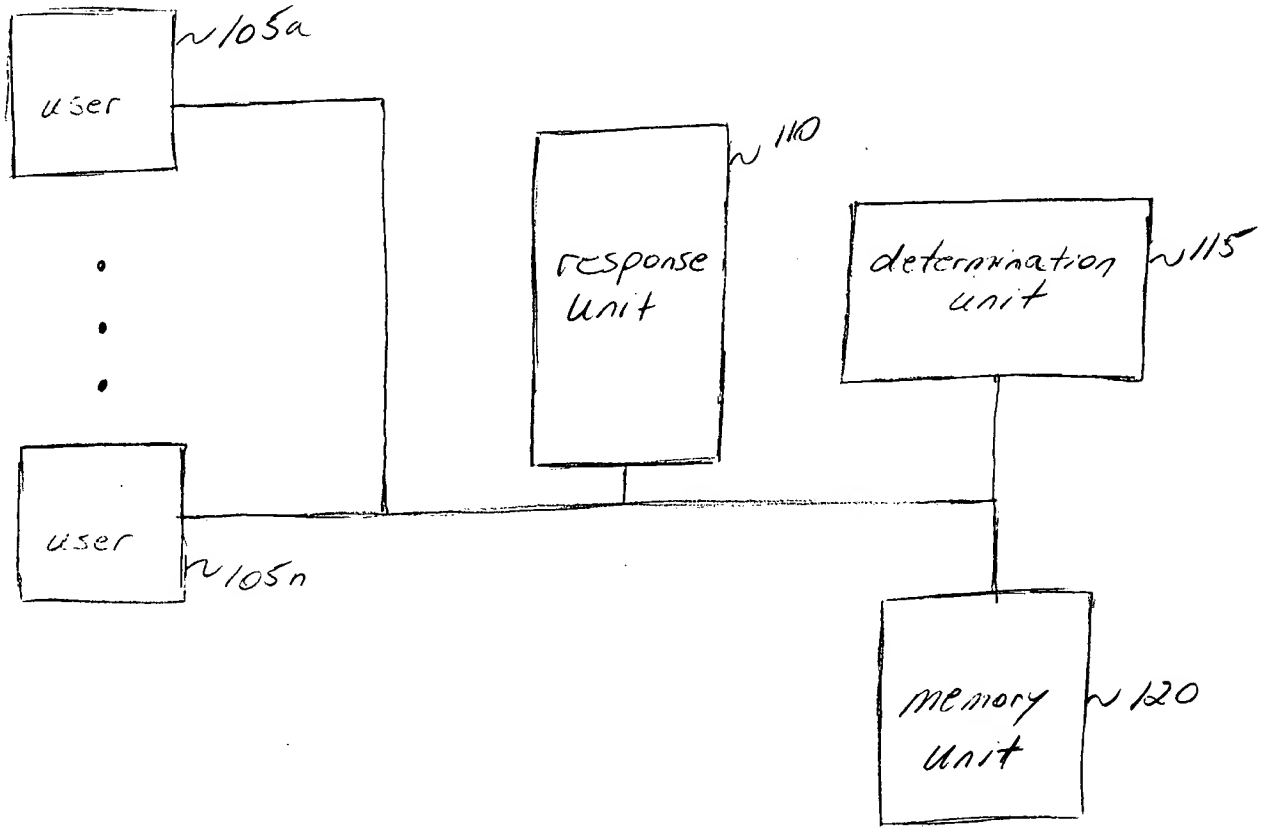
user
105a
response unit
110
determination unit
115
user
105n
memory unit
120
100

Figure 1

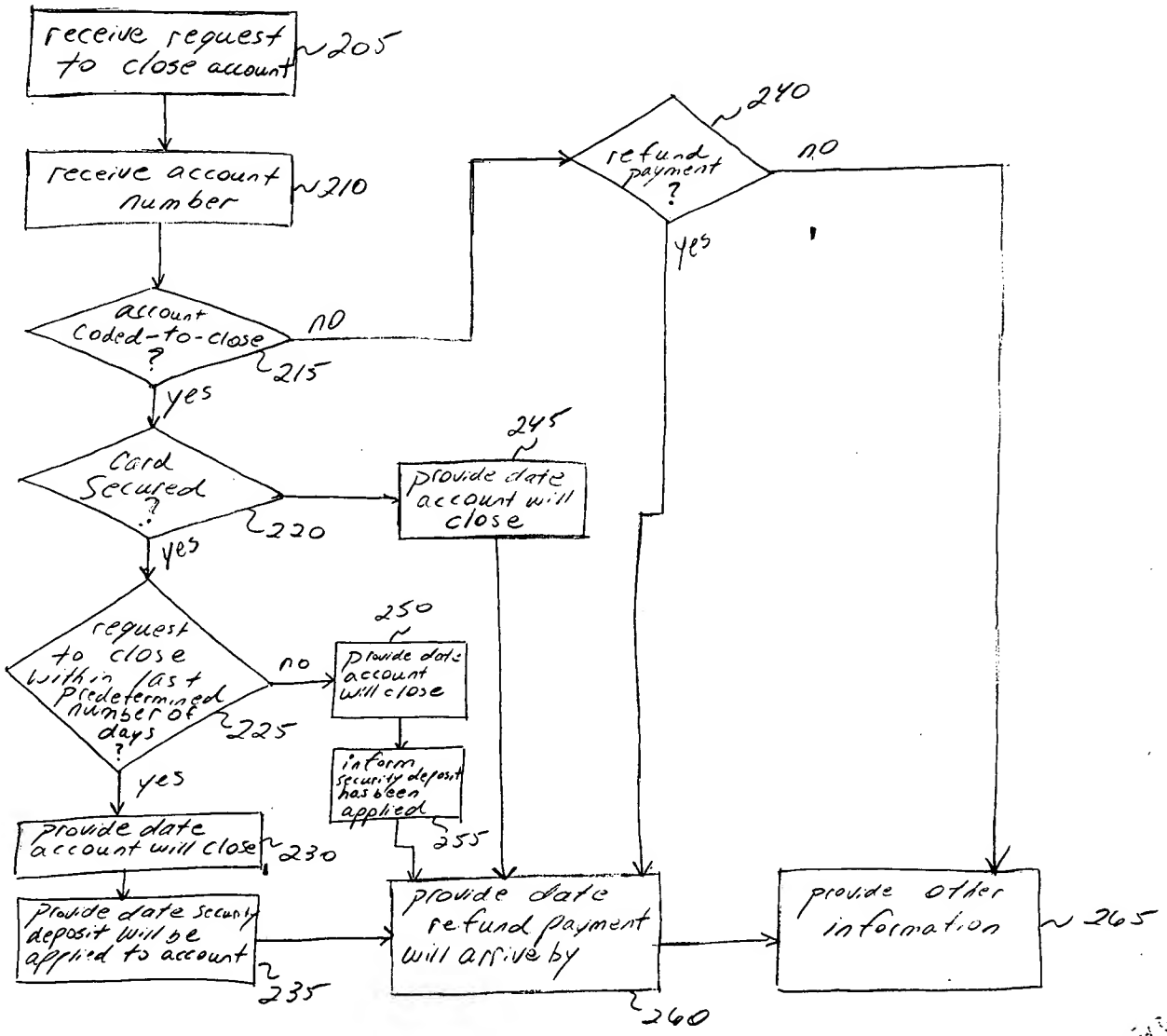
receive request to close account
205
receive account number
210
account coded-to-close ?
215
no
yes
refund payment ?
240
no
yes
Card Secured ?
220
yes
245
provide date account will close
request to close within last predetermined number of days ?
225
no
yes
250
provide date account will close
inform security deposit has been applied
255
provide date account will close
230
provide date security deposit will be applied to account
235
provide date refund payment will arrive by
260
provide other information
265

Figure 2

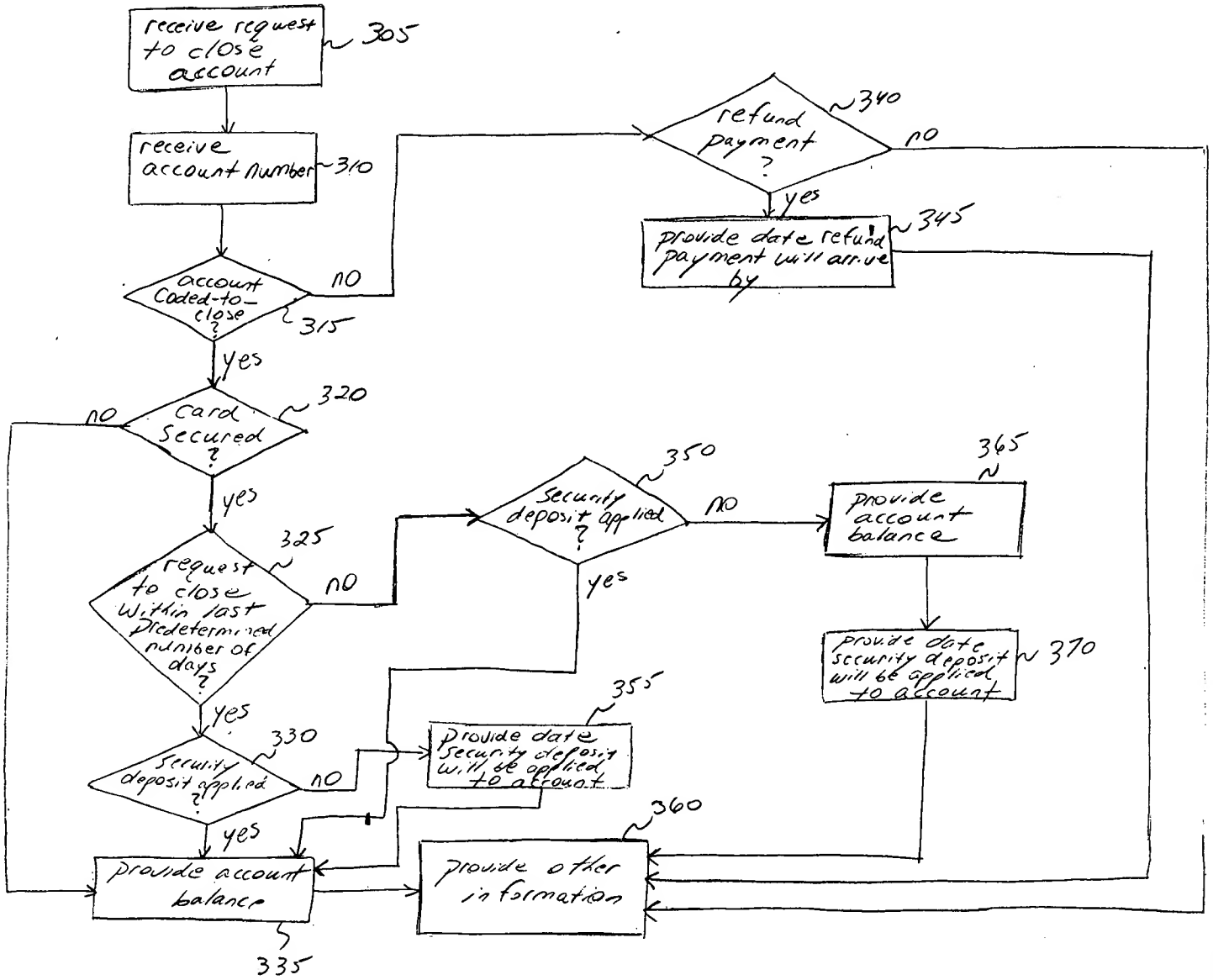
receive request to close account
305
receive account number
310
account coded-to-close?
315
NO
yes
card secured?
320
NO
yes
request to close within last predetermined number of days?
325
NO
yes
security deposit applied?
330
NO
yes
provide account balance
335
security deposit applied?
350
NO
yes
Provide date security deposit will be applied to account
355
refund payment?
340
NO
yes
provide date refund payment will arrive by
345
provide account balance
365
provide date security deposit will be applied to account
370
provide other information
360

Figure 3